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09/986,354	11/08/2001	Matthew George Majikes	52493.000187	5302

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EXAMINER
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RINES, ROBERT D

ART UNIT	PAPER NUMBER
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3626

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03/31/2008

PAPER

**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

<b>Office Action Summary</b>	<b>Application No.</b> 09/986,354	<b>Applicant(s)</b> MAJIKES ET AL.	
	<b>Examiner</b> R. DAVID RINES	<b>Art Unit</b> 3626	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

### Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

### Status

- 1) ☒ Responsive to communication(s) filed on 01 February 2008.
- 2a) ☐ This action is **FINAL**.                      2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

### Disposition of Claims

- 4) ☒ Claim(s) 1-21 and 23-28 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-21 and 23-28 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

### Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

### Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All    b) ☐ Some \*    c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

### Attachment(s)

- |   |   |
|---|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)             | 4) <input type="checkbox"/> Interview Summary (PTO-413)                     |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)    | Paper No(s)/Mail Date. _____  |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| Paper No(s)/Mail Date _____   | 6) <input type="checkbox"/> Other: _____                                    |

**DETAILED ACTION**

***Continued Examination Under 37 CFR 1.114***

[1] A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on 1 February 2008 has been entered.

***Notice to Applicant***

[2] This communication is in response to the Request for Continued Examination (RCE) filed 1 February 2008. Claim 25 has been amended. Claims 1-21 and 22-28 are pending.

***Claim Rejections - 35 USC § 103***

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

[3] Claims 1-2, 4-7, 9-21, 23-28 are rejected under 35 U.S.C. 103(a) as being unpatentable over Cullen et al., (United States Patent #6,272,528) in view of Chao et al. (United States Patent Application Publication #2002/0133383) and further in view of Herz et al. (United States Patent #5,835,087).

As per claim 1, Cullen et al. disclose a system for personalizing and delivering insurance or financial services-related content to a user, comprising: a product or service selection module for selecting at least one insurance or financial services-related category or products or services the user is interested in (Cullen et al.; col. 5, lines 19-41 and col. 7, lines 16-67); a filtering module associated with an engine for (1) determining information about the user (Cullen et al.; col. 1, lines 31-45, col. 3, lines 29-34, and col. 5, lines 55-67), and (2) for personalizing and delivering the insurance or financial services-related content based on the information about the user (Cullen et al.; col. 1, lines 61-67, col. 6, lines 9-21, and col. 7, lines 16-67), the engine being

accessible to the user over a communications network (Cullen et al.; Abstract, col. 3, lines 2-9, and col. 4, lines 1-35).

While Cullen et al. teaches the use of mobile agents that gather user information and preferences and subsequently collect information regarding insurance and financial products for the user based/filtered to reflect the expressed interests of the user, Cullen et al. fails to disclose that user information and preferences are obtained via filtering the user's access behavior to assess and quantify the user's interest in specific subjects or products. Cullen further fails to explicitly state that the system is applied to selling entities and specifically locates items the user is "authorized to sell". Cullen et al. further fail to teach an administration module.

However, as evidenced by Chao et al., the use of engines to filter financial and insurance product information to a distributor or agent to ensure that the delivered content is in accordance with existing sales agreements between the financial services company and the distributor of agent is well known in the insurance and financial services art (Chao et al.; paragraphs [0023] [0032] [0038] [0052]-[0057] \*see "selling agreements module" and "appointments module").

Accordingly, Chao et al. disclose an engine that filters deliverable information such that the personalizing the at least one insurance or financial services-related product or service comprises identifying at least one insurance or financial services-related product and service the user is authorized to sell (Chao et al.; paragraphs [0023] [0032] [0038] [0052]-[0057] \*see "selling agreements module" and "appointments module").

Further, Chao et al. disclose an administration module associated with the engine for inputting, updating and accessing information about the user and the insurance or financial services-related content available to the user, the administration module being accessible to an administrator of the system via an administration interface Chao et al.; paragraphs [0052]-[0054]).

While Chao et al. disclose tracking and monitoring of licenses, appointments, and sales figures and quotas with regard to individual distributors, Chao et al. fail to disclose monitoring the access behavior or "historical access patterns" to determine the subject matter or content of the information to send to the user.

However, as is evidenced by Herz et al., the use of filtering a user's browsing behavior to generate an interest profile for the user that can be used to estimate the user's interest regarding other published material, is well-known in the insurance and financial services art (Herz et al.; Abstract, col. 7, lines 47-67 and col. 17, lines 15-36).

It would have been obvious to one of ordinary skill in the art at the time the invention was made to have combined the teachings of Cullen et al. with those of Chao et al. and Herz et al. Such combination would have resulted in a system/method that gathers user preferences and requirements regarding financial products and applies the generated user profile information to the gathering relevant information via the Internet for presentation to the user (Cullen et al.; Abstract and col. 1, lines 48-67). Further, when applied to the management of information sent to distributors by a financial services company, the combination would have provided for the use to

the engines or filters to specifically tailor information to the guidelines established by existing selling agreements and appointments as well as jurisdictional considerations, i.e., "products the user is authorized to sell" (Chao et al. paragraphs [0052]-[0057]). Additionally, the combination would have employed well-known techniques for generating a user interest profile including active methods (i.e., user entry of preferences) passive methods such as filters and browsers that permit and gather data based on the user's intuitive browsing of material in order to estimate the affinities between a user and additional material (Herz et al.; col. 7, lines 47-67). The motivation to combine the teachings of Cullen et al. with those of Chao et al. would have been to manage regulatory information and ensure that distributors are licensed and appointed to sell the products manufactured or distributed by the provider (Chao et al.; paragraph [0018]). Further motivation to combine the teachings of Herz et al., would have been to enable a user to access information of relevance and interest to the user without requiring the user to expend an excessive amount of time and energy searching for the information (Herz et al.; col. 1, lines 46-50).

As per claim 2, Cullen et al. teaches a system wherein the insurance or financial services-related content is delivered to the user over the communications network (Cullen et al.; col. 1, lines 61-67 and col. 3, lines 2-9 and col. 6, lines 9-21).

As per claim 4, Chao et al. teaches a system wherein the insurance or financial services-related content delivered to the user is located at a URL address (Chao et al.; paragraphs [0052]-[0054] [0073]).

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As per claim 5, Chao et al. teaches a system wherein the insurance or financial services-related content is delivered to the user via mail delivery means (Chao et al.; paragraph [0053] \*see contact information "address").

As per claim 6, Chao et al. teaches a system wherein the mail delivery means comprises the United States Postal Service (Chao et al.; paragraph [0053] \*see contact information "address" \*USPS is a user choice).

As per claim 7, Chao et al. teaches a system wherein the mail delivery means comprises express delivery service (Chao et al.; paragraph [0053] \*see contact information "address" \*express mail is a user choice).

As per claim 9, Cullen et al. teaches a system wherein the information about the user and the insurance or financial services-related content are stored in a database (Cullen et al.; col. 3, lines 10-15, col. 6, lines 32-34, and col. 7, lines 42-44).

As per claim 10, Cullen et al. teaches a system wherein the information about the user comprises the user's identity (Cullen et al.; col. 3, line 42, and col. 5, lines 33-41).

As per claim 11, Cullen et al. teaches a system wherein the information about the user comprises log-in information such as user name and password (Cullen et al.; col. 4, lines 1-34).



As per claim 12, Cullen et al. teaches a system wherein the insurance or financial services-related content comprises information about insurance products and services available to the user (Cullen et al.; col. 3, line 10-15, and col. 7, lines 13-15).

As per claim 13, Cullen et al. teaches a system wherein the insurance or financial services-related content comprises literature about insurance products and services available to the user (Cullen et al.; col. 6, lines 9-21).

As per claim 14, Cullen et al. teaches a system wherein the communications network comprises the Internet (Cullen et al.; col. 3, lines 2-9).

Regarding claims 2, 4-7, and 9-14, the obviousness and motivation to combine as discussed with regard to claim 1 above are applicable to claims 2, 4-7, and 9-14 and are herein incorporated by reference.

As per claim 15, Cullen et al. teaches a method for personalizing delivery of insurance or financial services-related content to a user, comprising the steps of: receiving a product or service category selection from the user corresponding to at least one insurance or financial services-related category of products or services the user is interested in (Cullen et al.; col. 5, lines 19-41 and col. 7, lines 16-67); determining information about the user using a filter module associated with an engine (Cullen et al.; col. 1, lines 31-45, col. 3, lines 29-34, and col. 5, lines 55-67), the engine being accessible by the user over a communications network (Cullen et al.;

Abstract, col. 3, lines 2-9, and col. 4, lines 1-35); personalizing the insurance or financial services-related content based on the information about the user (Cullen et al.; col. 1, lines 61-67, col. 6, lines 9-21, and col. 7, lines 16-67); and delivering personalized the insurance or financial services-related content to the user (Cullen et al.; col. 1, lines 61-67, col. 5, lines 19-41, col. 6, lines 9-21, col. 7, lines 16-67).

While Cullen et al. teaches the use of mobile agents that gather user information and preferences and subsequently collect information regarding insurance and financial products for the user based/filtered to reflect the expressed interests of the user, Cullen et al. fails to disclose that user information and preferences are obtained via filtering the user's access behavior to assess and quantify the user's interest in specific subjects or products. Cullen further fails to exemplify an application in which the settings of the software agents and preferences to include defining or limiting target data objects to items the user is "authorized to sell".

However, as evidenced by Chao et al., the use of engines to filter financial and insurance product information to a distributor or agent to ensure that the delivered content is in accordance with existing sales agreements between the financial services company and the distributor of agent is well known in the insurance and financial services art (Chao et al.; paragraphs [0023] [0032] [0038] [0052]-[0057] \*see "selling agreements module" and "appointments module").

Accordingly, Chao et al. disclose an engine that filters deliverable information such that the personalizing the at least one insurance or financial services-related product or service comprises identifying at least one insurance or financial services-related product and service the user is

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authorized to sell (Chao et al.; paragraphs [0023] [0032] [0038] [0052]-[0057] \*see "selling agreements module" and "appointments module").

While Chao et al. disclose tracking and monitoring of licenses, appointments, and sales figures and quotas with regard to individual distributors, Chao et al. fail to disclose monitoring the access behavior or "historical access patterns" to determine the subject matter or content of the information to send to the user.

However, as is evidenced by Herz et al., the use of filtering a user's browsing behavior to generate an interest profile for the user that can be used to estimate the user's interest regarding other published material, is well-known in the insurance and financial services art (Herz et al.; Abstract, col. 7, lines 47-67 and col. 17, lines 15-36).

It would have been obvious to one of ordinary skill in the art at the time the invention was made to have combined the teachings of Cullen et al. with those of Chao et al. and Herz et al. Such combination would have resulted in a system/method that gathers user preferences and requirements regarding financial products and applies the generated user profile information to the gathering relevant information via the Internet for presentation to the user (Cullen et al.; Abstract and col. 1, lines 48-67). Further, when applied to the management of information sent to distributors by a financial services company, the combination would have provided for the use to the engines or filters to specifically tailor information to the guidelines established by existing selling agreements and appointments as well as jurisdictional considerations, i.e., "products the

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user is authorized to sell" (Chao et al. paragraphs [0052]-[0057]). Additionally, the combination would have employed well-known techniques for generating a user interest profile including active methods (i.e., user entry of preferences) passive methods such as filters and browsers that permit and gather data based on the user's intuitive browsing of material in order to estimate the affinities between a user and additional material (Herz et al.; col. 7, lines 47-67). The motivation to combine the teachings of Cullen et al. with those of Chao et al. would have been to manage regulatory information and ensure that distributors are licensed and appointed to sell the products manufactured or distributed by the provider (Chao et al.; paragraph [0018]). Further motivation to combine the teachings of Herz et al., would have been to enable a user to access information of relevance and interest to the user without requiring the user to expend an excessive amount of time and energy searching for the information (Herz et al.; col. 1, lines 46-50).

As per claim 16, Cullen et al. teaches a method wherein the insurance or financial services-related content is delivered to the user over the communications network (Cullen et al.; col. 1, lines 61-67 and col. 3, lines 2-9 and col. 6, lines 9-21).

As per claim 17, Chao et al. disclose a method wherein the insurance or financial services-related content is delivered to the user via mail delivery means (Chao et al.; paragraph [0053] \*NOTE contact information includes "address")

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As per claim 18, Chao et al. disclose a method wherein delivering the insurance or financial services-related content comprises transferring the user to a URL address containing the insurance or financial services-related content (Chao et al.; paragraphs [0052]-[0054] [0073]).

As per claim 19, Cullen et al. teaches a method wherein the information about the user comprises the user's identity (Cullen et al.; col. 3, line 42, and col. 5, lines 33-41).

As per claim 20, Cullen et al. teaches a method wherein the user's identity is automatically determined upon the user accessing the filter module (Cullen et al.; col. 3, line 42, and col. 5, lines 33-41 and col. 4, lines 1-24).

As per claim 21, Cullen et al. teaches a method where the user's identity is determined based on the user's username and password (Cullen et al.; col. 4, lines 1-35).

Claim 22 has been cancelled.

As per claim 23, Cullen et al. teaches a method wherein the insurance or financial services-related content comprises literature relating to products and services available to the user (Cullen et al.; col. 6, lines 9-21).

As per claim 24, Cullen et al. teaches a method wherein the information about the user is stored in a database (Cullen et al.; col. 6, lines 32-34 and col. 7, lines 42-44).

Regarding claims 16-21 and 23-24, the obviousness and motivation to combine as discussed with regard to claim 15 above are applicable to claims 16-21 and 23-24 and are herein incorporated by reference.

As per (currently amended) claim 25, Cullen et al. teaches a method for a user to obtain personalized insurance or financial services-related content, comprising: selecting at least one insurance or financial services-related category of products or services the user is interested in (Cullen et al.; col. 5, lines 19-41 and col. 7, lines 16-67); accessing a filter module associated with an engine for: (1) determining information about the user (Cullen et al.; col. 1, lines 31-45, col. 3, lines 29-34, col. 4, lines 1-30, and col. 5, lines 55-67), and (2) for personalizing the insurance or financial services-related content based on information about the user (Cullen et al.; col. 1, lines 61-67, col. 6, lines 9-21, and col. 7, lines 16-67), the engine being accessible to the user of a communications network (Cullen et al.; Abstract, col. 3, lines 2-9, and col. 4, lines 1-35); and receiving the insurance or financial services-related content (Cullen et al.; col. 1, lines 61-67, col. 6, lines 9-21, and col. 7, lines 6-15).

While Cullen et al. teaches the use of mobile agents that gather user information and preferences and subsequently collect information regarding insurance and financial products for the user

based/filtered to reflect the expressed interests of the user, Cullen et al. fails to disclose that user information and preferences are obtained via filtering the user's access behavior to assess and quantify the user's interest in specific subjects or products. Cullen further fails to explicitly state that the system is applied to selling entities and specifically locates items the user is "authorized to sell".

However, as evidenced by Chao et al., the use of engines to filter financial and insurance product information to a distributor or agent to ensure that the delivered content is in accordance with existing sales agreements between the financial services company and the distributor of agent is well known in the insurance and financial services art (Chao et al.; paragraphs [0023] [0032] [0038] [0052]-[0057] \*see "selling agreements module" and "appointments module").

Accordingly, Chao et al. disclose an engine that filters deliverable information such that the personalizing the at least one insurance or financial services-related product or service comprises identifying at least one insurance or financial services-related product and service the user is authorized to sell (Chao et al.; paragraphs [0023] [0032] [0038] [0052]-[0057] \*see "selling agreements module" and "appointments module").

Applicant has amended claim 25 with regard to the functionality of the "engine" to include "the engine generating the products and services the user is authorized to sell by: (1) narrowing a larger list of products and services based on authorization parameters and the information about the user, and (2) responding to a search entered by the user." Chao et al. disclose the amended feature in the context of filtering user information in accordance with selling agreements and

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appointments to ensure that the user/distributor is authorized to sell the product(s) (Chao et al.; paragraphs [0023] [0032] [0038] [0052]-[0057] ). Examiner submits that the noted teaching of Chao et al. indicates that the selling agreements are specific to the distributor and accordingly include the products (or subset of products) the user is appointed to sell.

While Chao et al. disclose tracking and monitoring of licenses, appointments, and sales figures and quotas with regard to individual distributors, Chao et al. fail to disclose monitoring the access behavior or "historical access patterns" to determine the subject matter or content of the information to send to the user.

However, as is evidenced by Herz et al., the use of filtering a user's browsing behavior to generate an interest profile for the user that can be used to estimate the user's interest regarding other published material, is well-known in the insurance and financial services art (Herz et al.; Abstract, col. 7, lines 47-67 and col. 17, lines 15-36).

It would have been obvious to one of ordinary skill in the art at the time the invention was made to have combined the teachings of Cullen et al. with those of Chao et al. and Herz et al. Such combination would have resulted in a system/method that gathers user preferences and requirements regarding financial products and applies the generated user profile information to the gathering relevant information via the Internet for presentation to the user (Cullen et al.; Abstract and col. 1, lines 48-67). Further, when applied to the management of information sent to distributors by a financial services company, the combination would have provided for the use to



the engines or filters to specifically tailor information to the guidelines established by existing selling agreements and appointments as well as jurisdictional considerations, i.e., "products the user is authorized to sell" (Chao et al. paragraphs [0052]-[0057]). Additionally, the combination would have employed well-known techniques for generating a user interest profile including active methods (i.e., user entry of preferences) passive methods such as filters and browsers that permit and gather data based on the user's intuitive browsing of material in order to estimate the affinities between a user and additional material (Herz et al.; col. 7, lines 47-67). The motivation to combine the teachings of Cullen et al. with those of Chao et al. would have been to manage regulatory information and ensure that distributors are licensed and appointed to sell the products manufactured or distributed by the provider (Chao et al.; paragraph [0018]). Further motivation to combine the teachings of Herz et al., would have been to enable a user to access information of relevance and interest to the user without requiring the user to expend an excessive amount of time and energy searching for the information (Herz et al.; col. 1, lines 46-50).

As per claim 26, Cullen et al. teaches a method wherein the insurance or financial services-related content is received over the communications network (Cullen et al.; col. 1, lines 61-67 and col. 3, lines 2-9 and col. 6, lines 9-21).

As per claim 27, Chao et al. disclose a method wherein the insurance or financial services-related content is received via mail delivery means (Chao et al.; paragraph [0053] NOTE: "address").

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As per claim 28, Cullen et al. teaches a method wherein the insurance or financial services-related content comprises information about insurance products and services available to the user (Cullen et al.; col. 3, line 10-15, and col. 7, lines 13-15).

Regarding claims 26-28, the obviousness and motivation to combine as discussed with regard to claim 25 above are applicable to claims 26-28 and are herein incorporated by reference.

[4] Claim 3 is rejected under 35 U.S.C. 103(a) as being unpatentable over Cullen et al., Herz et al., and Chao et al, as applied to claim 1 above, and further in view of Quido et al.

As per claim 3, although Cullen et al., teaches delivering insurance or financial services-related content to a user via a computer network (Cullen et al.; Abstract), neither Cullen nor Chao, nor Herz specifically teach transmitting content in PDF format.

However, Quido et al., teaches a system wherein the insurance or financial services-related content is delivered in PDF format (Quido et al.; paragraphs [0095] [0101]).

It would have been obvious to one of ordinary skill in the art at the time the invention was made to have combined the teachings of Cullen et al., Chao et al., and Herz et al. as applied to claim 1 above, with those of Quido et al. Such combination would have resulted in a system and method in which a mobile software agent obtains the details of a user's requirements, obtains financial information from the server computers on behalf of the user in light of the users requirements, and then delivers the financial information to the user (Cullen et al.; Abstract). The motivation to combine the teachings would have been store content in PDF format, a format that is well known in the art as evidenced by Quido et al., such that the documents could be made available to an online user (Quido et al.; paragraph [0095]).

[5] Claim 8 is rejected under 35 U.S.C. 103(a) as being unpatentable over Cullen et al., Chao et al., and Herz et al, as applied to claim 1 above, and further in view of Parker (United States Patent Application Publication #2003/0182290).

As per claim 8, while Hsu et al. teaches a system wherein the administration interface serves in the uploading insurance or financial services-related information, neither Hsu nor Cullen specifically teach scanning documents into the system.

However, scanning hardcopy documents for the purpose of computer storage is old and well known in the art as is evidenced by Parker (Parker; paragraph [0023]).

It would have been obvious to one of ordinary skill in the art at the time the invention was made to have combined the teachings of Cullen et al., Chao et al., and Herz et al. as applied to claim 1 above, with those of Parker. The motivation to combine the teachings would have been to employ a technique that is old and well-known in the art for the purpose of converting written documents into computer storable images (Parker; paragraph [0023]) such that scanned document images such as insurance policies, wills, medical histories etc., can be stored on the computer (Parker; paragraph [0023]).

***Response to Arguments***

[6] Applicant's arguments filed 1 February 2008 have been fully considered by the Examiner and are considered moot in view of newly added grounds of rejection.

In response, all of the limitations which Applicant disputes as missing in the applied references, including the features newly added in the 1 February 2008 amendment, have been fully addressed by the Examiner as either being fully disclosed or obvious in view of the collective teachings of Cullen et al., Herz et al., Quido et al., Parker, and newly added reference Chao et al, based on the logic and sound scientific reasoning of one ordinarily skilled in the art at the time of the invention, as detailed in the remarks and explanations given in the preceding sections of the present Office Action and in the prior Office Action (1 November 2007), and incorporated herein.

*Conclusion*

[7] The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

Jinnett, SYSTEM AND METHOD FOR SUPPORTING LEGALLY-COMPLIANT  
AUTOMATED REGULATED SERVICES AND/OR PRODUCTS IN CONNECTION WITH  
MULTI-JURISDICTIONAL TRANSACTIONS, United States Patent Application Publication  
#2002/0120477

Ghosh et al., SYSTEM AND METHOD FOR MANAGING LICENSING INFORMATION,  
United States Patent Application Publication #2001/0032094.

Any inquiry concerning this communication or earlier communications from the  
examiner should be directed to R. DAVID RINES whose telephone number is (571)272-5585.  
The examiner can normally be reached on 8:30am - 5:00pm Mon-Fri.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's  
supervisor, Joseph Thomas can be reached on 571-272-6776. The fax phone number for the  
organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/RDR/  
Examiner, Art Unit 3626  
3/22/2008

/C Luke Gilligan/  
Supervisory Patent Examiner, Art Unit 3626